

Hendersonville Plumbing Co.

A. A. McCall, Manager

Sanitary Plumbing

STEAM AND HOT WATER HEATING

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DR. EHRLINGHAUSDentist
PHONE 57-JOffice over J. O. Williams.
HENDERSONVILLE, N. C.**DR. GEORGE WRIGHT
OSTEOPATH**Successor to Dr. Tebeau
Patterson Building
Phone 105-1R.**Wanted--Cows and
Country Produce**Several good milch
cows fresh in milk.
Also county pro-
duce.Col. J. C. Woodward,
Highland Lake Inn**Retribution.**

When the man who invented the slide trombone grew old and crippled and could not get away, retribution hounded him in the form of a neighbor who practiced one of the blamed things every night. An evil deed is always repaid with an evil deed.

Saw Her Limitations.

Edward's highest ambition was to some day be an engineer. He delighted in the workings of his electrical engines, and one day he undertook to explain the various parts to Janet. She listened indifferently and finally he became exasperated and said: "Oh, well, go on and play. I don't suppose you will ever be anything more than a mother, anyway."

**STATE OF NORTH CAROLINA
HENDERSON COUNTY**

Superior Court—Before the Clerk.
C. Few Lyda and Carrie Lyda by S. Y. Bryson, her next friend vs. Julian A. Lyda.

Julian A. Lyda, the defendant above named will take notice that a special proceeding entitled as above has been commenced in the office of the Clerk of the Superior Court of Henderson County, North Carolina, for the purpose of selling for partition among the parties above named that house and lot on Oakland avenue in the City of Hendersonville, N. C., known as the Lyda house.

You will further take notice that if you fail to be and appear at the office of the said clerk of the Superior Court of Henderson County on the 22nd day of August, 1919 to answer or demur to the petition of the plaintiffs that the relief demanded by said plaintiffs will be granted.

This 23 day of July, 1919.

C. M. PACE,
Clerk Superior Court**The Monkey Driver**

Thrift will keep you
in the road
Buy War Savings Stamps

**WHAT REAL THRIFT
WILL ACCOMPLISH**

Successful Men Began By Saving
Their Money As a Matter of
Fixed Habit.

Abraham Lincoln was a notable exemplar of the value of thrift of time. We can picture him trudging forty miles to borrow a grammar. We can see him prone before the pine fire at night after a hard day's work log-cutting, reading and re-reading the statutes of Indiana, the only book he owned, or learning to write and figure with a piece of charcoal on the back of a wooden shovel, as he had no paper or ink.

Another example of what a boy can do who does not waste time is that of a Milwaukee man, Nels Anton Christensen, recently appointed by the United States government, through Secretary of the Navy Daniels, on the inventors' staff of the new United States Naval Board, which includes the greatest inventive minds in the nation.

Born in Denmark, Nels Christensen's school days ended at 14 years. After that he worked in a machine shop days and attended a technical school in the evenings. From his savings he defrayed the expense of a course at the Copenhagen Technique Institute, from which he was graduated at 21. Previous to that he attained prominence as an engineer, having designed, when 19 years old, the Danish lighthouse at Hanzholme, one of the largest in the world.

During the three years he spent on an English steamer engaged in Mediterranean trade he learned enough English to secure a position with an English manufacturing concern. Since coming to the United States he has invented many compressed airbrake starters for railroads, aeroplanes and fire engines that have brought him world-wide fame.

Thomas Edison began to save before he began to invent. The successful magazine editor, Edward Bok, started saving on a salary of 50 cents a week. Grover Cleveland's wages for his first year of work totaled \$50. Garfield could not have become president had he not saved early in life. Horace Greeley and Cooper founded their careers on saving.

Ex-Governor Ferris of Michigan, now a college president, a life-long advocate of thrift, tells of his own thrifty training: "In my youth if I had a toy, I made it, and made it not to suit myself alone but it had to suit my father as well. His examination of my work and his insistence that I should put the best there was in me even into my toys put into my back a spine and sufficient time to last a lifetime."

Thrift was the keynote of success in the life of the late James J. Hill. He was one of the country's most consistent exponents of thrift, one of the greatest exemplars of what this virtue combined with energy and high purpose, can do. He preached always that the man who cannot save money will be a failure; that though he may have education, talent and ability, without thrifty habits he cannot succeed.

The hen that lays an egg a day is a gold mine for her owner. Take a lesson from the hen! Lay up for your future by investing regularly in War Savings Stamps.

The cornerstone of tomorrow's success is founded upon today's thrift. Any postman can lay the cornerstone for you with War Savings Stamps.

Some one is saving what you spend foolishly. Who is depositing your dollars? Invest them in W. S. S. and save them for yourself.

**STAMP CONVERSION
IS NOW AUTHORIZED**

Treasury Department Offers Through
Banks and Post Offices Savings
Certificates in Large Denom-
inations.

Richmond, Va.—The War Loan Organization of the Fifth Federal Reserve District has been advised that hereafter War Savings Stamps may be converted into Treasury Savings Certificates of \$100 and \$1,000 denominations according to a new plan of the United States Treasury Department to afford greater convenience to holders and purchasers of War Savings and Thrift Stamps.

The development of the savings idea is one that has been urged for some time in order to attract larger investments. The holder of a sufficient number of Thrift Stamps may now exchange them for a \$5 War Savings Stamp and in turn the holder of twenty of the \$5 War Savings Stamps may convert them into a \$100 Savings Certificate, or the holder of two hundred of the \$5 stamps may in turn turn them in for a \$1,000 Saving Certificate.

Conversion may be made at all first and second class postoffices and at all incorporated banks and trust companies that have qualified as agents of the second class. The Treasury Savings Certificate will be issued in registered form and will bear the name of the owners. They will yield four per cent compounded quarterly as do the War Savings Stamps. The limit of the individual investment for the 1919 series of stamps still remains at \$1,000.

The new Treasury Savings Certificates should prove particularly attractive for the investment of the funds of fraternal societies, labor unions and other civic, social and religious organizations because the interest is added to the principal automatically each quarter, the entire amount being payable at maturity.

**HOW FAMILY INCOME
MAY BE DISTRIBUTED**

Every Home Should Have Own Personal Household Budget If It Is to Be Successful.

Every household is a corporation with certain definite obligations and a more or less certain income, and it should, therefore, have a definite budget.

No general budget can be so framed as to fit the needs of every family. Families differ, even when identical in size, number, sex and general situation, but no family can thrive and progress without sound and sane financing; without arrangement of a reasonable financial margin; without regular saving and investments, such as are offered by Thrift and War Savings Stamps; and only intelligent adherence to an intelligent budget can be trusted, under ordinary circumstances, to bring about the desired results.

Methods of appropriation, however, differ; a method which proves feasible in a given family would be worse than useless in another; but certain cardinal principles may be safely laid down.

The amount of possible savings should be set apart definitely, and rigidly adhered to. Other allowances may be variable or they may be held within hard and fast limits. One plan after another may be tried, if liked, until the best one suited is found.

All things considered, the most easily efficient budget usually is that which allows a certain share of the income for each budget head listed, holds rigidly within the limits of appropriation, and wisely applies any balance or surplus to the savings or recreation account.

**The Manufacturers
Record Says:**

The world is facing a serious coal shortage. That we are certain to have a very acute and serious situation this winter.

BUY NOW
while you can
get it.

**Carolina Oil and
Supply Co.**

C. S. FULLBRIGHT, Manager

Worry

over his inability to stave off business failure, caused Brown illness and subsequent death.

Now Mrs. Brown is moving out of the little home, because she is unable to keep up the payments.

And she will be obliged to find employment in order to take care of herself and the two children.

If Brown had carried his loan with us, the property would have been deeded to his widow at his death.

**Smith, Jackson & Morris
Company
AGENTS**

Put
Some of it in **OUR BANK**
regularly every Pay Day

Take a pencil and put down where every cent of your last money went. You will see how much went for extravagances and things you really did not need.

If you put this money in our bank, in a year it would make a good round sum.

Do it. You know you ought to.
You will receive 4 per cent interest

The Citizens National Bank**J. W. McIntyre
Sanitary
Plumber
and
Steam
Fitter**

Main Street

PHONE 159

DR. H. L. KEITH

(Successor to Dr. W. F. Nickel)

DENTIST.

Office: Over Hunter's Pharmacy

DR. E. A. McMILLAN

(Successor to Dr. W. T. Wallace)

DENTIST

Office: Burkmyer Building, 4th Ave.

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